



08-18-05

1FW

Please type a plus sign (+) inside this box → ☒

PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/694,718	
	Filing Date	10/29/2003	
	First Named Inventor	Lee Blackman	
	Group Art Unit	2876	
	Examiner Name	Steven Pait	
Total Number of Pages in This Submission	15	Attorney Docket Number	

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	Respod to Examiner	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	
Signature	
Date	

CERTIFICATE OF MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: 8/16/05	
Typed or printed name	Lee Blackman
Signature	Lee Blackman
Date	8/16/05

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



BACK GROUND OF THE INVENTION:

Present invention relates to financial tools, particularly those tools that are used to access cash and credit. More particularly, the invention relates to **Disposable Financial Tools (DFT)**.

Many Present financial tools ~~for example, a single~~ like a credit card, can be used multiple times and a check can be re-deposited multiple times until it is cleared. This financial tools do not ensure safety to the account, they only ensure access to the account so long as the routing number (ABA) number, account number, expiration date, check number is correct, and enough cash or credit in the account to cover the transaction with a signature, fake or real. For example, no signature is required for off-line transaction, but the transaction will be approved. Even in person a credit card or check can be used with a fake signature. In such cases, the user only needs to get an approval after processing, while the merchant only look forward to an approval and sometimes match the signature. With check and credit card, most of the time the account holder only finds out that his cash or credit has been depleted after getting his statement or get a notice of a bounce check. In many cases, the only thing that is needed is enough cash for the check to be cleared or credit for the transaction to be approved.

The safety of present financial tools are left for the payee or merchant to determine if the check/credit card is own by the payer. Account number is publish on the check, credit card, and sometimes invoice or receipt when a purchase is made, making them venerable for fraud and counterfeit. Merchants have the power to enter any amount when making a payment or purchases, without the account holder being present (**offline**).

BRIEF SUMMARY OF THE INVENTION:

It is an object of the invention to provide **Disposable Financial Tools (DFT)** that has a single working life and access to a fix or limited amount of cash or credit in an account. When used to make a purchase, it cannot be reused for another purchase or deposit. A method of implementing such a system includes providing two sets of numbers, a central number (**public key/Queen number**) and secondary number (~~Jone~~ Drone /exit number). When the queen and Jone numbers come together to carry out a transaction, by matching the two sets of numbers with those in the banking system, if approved. The ~~Jone~~-Drone (exit number) is automatically **altered** or **lock** from the banking system network after gaining access, process and approved, in order to prevent a **DFT** with the same exit (~~Jone~~ Drone number) from gaining access to the banking system network again. The exit (jone) numbers are **altered** or **drop off** or **die** as a built in safety, whenever the **exit** (~~jone~~ Drone) numbers **DFT** are marching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Sleek number) that are on the banking system. **DFT** does not carry an account number unlike checks and credit card. It carry a public key (central number). Not all **DFT** have a single working life when making a purchase. Financial tools that reduced **fraud** and **financial terrorism** or **identity theft**. Financial tools for make purchases without the account holder warring about someone stilling his accounts number or assuming his identity.

The foregoing and other objects, features, and advantages of the invention are now apparent from the following, particularly those descriptions of preferred diagrams of the invention as illustrated in those accompanying drawings.